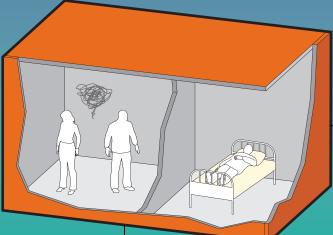
UNMANAGEABLE LEVELS OF DEBT CAN IMPACT MORE THAN YOUR FINANCES it can impact your relationships, health and overall happiness!

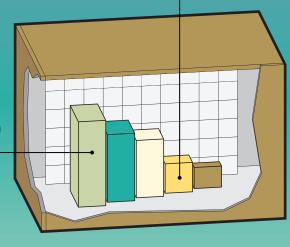


financial hardships for health related issues such as depression, anxiety, and problems sleeping

On average, families are spending a whopping 20% of household income on paying down debt

27% of Americans feel their marriage is impacted the most by financial worries

The average credit card \$15,799 debt per household is



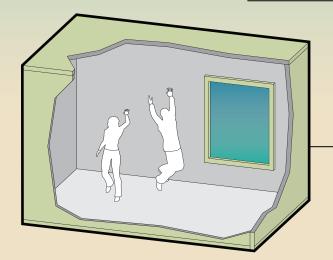
Employees who worry about money on the job cost their employers an average of 10% of their salary in lost productivity



On average, workers who are worried about money spend 13% OF THEIR WORKDAY dealing with financial issues

CREDIT COUNSELING CAN HELP!

Last year, MMI, the nation's largest full-service credit counseling agency, counseled more than 473,000 consumers dealing with financial issues





MMI helped consumers pay back more than

\$740 MILLION in debt in 2010

